



1.888.614.5400

2024 ANNUAL REPORT

Community Health Advocates

HELPING CONSUMERS ACCESS CARE

Community Health Advocates (CHA) is a statewide network of organizations and a toll-free Helpline (888-614-5400) that helps individuals, families, and small businesses use their health insurance and obtain the health care they need.

CHA offers free assistance to all health care consumers, whether they have health insurance or not, by investigating and diagnosing the problem, researching potential solutions, advising consumers of their rights and options, and securing solutions to navigating the complex health care system.

How can we help you? How can we help you? How can we help you?



Community Health Advocates is generously funded by the New York State Governor and Legislature through a grant from the New York State Department of Health. In Fiscal Year 2024 (April 1, 2023, to March 31, 2024), the program received an appropriation of \$4.766 million that allowed 25 Community Based Organizations (CBOs) and the Helpline to handle over 37,000 cases, saving consumers over \$34 million.



CHA is a program of the Community Service Society of New York
633 Third Avenue, 10th Floor, New York, NY 10017

A Message From Our Leadership

In Fiscal Year 2024, CHA helped resolve over 37,000 cases for consumers in our state. Since 2010, CHA has assisted over 525,000 New Yorkers.

This past year brought many advances in consumer protections and access, including medical debt reform, expansion in Medicaid dental coverage, and Medicaid eligibility for pregnant people and immigrants over the age of 65. But the year also brought confusion as millions of New Yorkers were asked to renew their coverage for the first time in many years as the federal COVID-19 Public Health Emergency rules came to an end. CHA was there for it all—ensuring consumers got necessary care, that insurance companies, hospitals and medical debt collectors were held accountable, and that the state’s health spending benefited consumers.

CHA’s Value Proposition: Compassion, Knowledge, Skill, Experience, Strategy, and Persistence

CHA Advocacy requires a deep understanding of state and federal insurance law for all types of plans—job-based, union-sponsored, Medicare, Medicaid, Child Health Plus, or Marketplace coverage. CHA Advocacy requires skill to employ various strategies to get consumers what they need. No other program in New York provides this scope of services to all consumers—regardless of type of insurance, income, or other factor.

New Yorkers need somewhere to go for help when they have problems accessing care or resolving a medical billing issue. CHA is that resource to help consumers work through health care barriers. An investment in CHA is also an investment in communities—building capacity through local partners that provide in-person services across the state. Consumers can also access assistance through our toll-free Helpline—available to all New Yorkers.

There is no “typical” CHA case. Solving a consumer’s issue can take anywhere from five minutes to two years. The sheer variety of ways that problems with health care and insurance manifest themselves is staggering. With each case, CHA Advocates strategize the best course of action to bring resolution to consumers.

Solving health care problems is usually not linear and consumers often get bounced around between their providers, plans, billers, debt collectors, and other players in the health care mix. Progress often takes many tactics and many attempts—**and CHA is there every step of the way.**



Elisabeth R. Benjamin, MSPH, JD
Vice President of Health Initiatives



David R. Jones, Esq.
President and Chief Executive Officer

WHAT WE DO

CHA Helps Consumers by Addressing Four Types of Problems

39%
of Cases

Understanding & Using Coverage

Helping consumers understand how to use their health plans by explaining rules for accessing care, their rights and responsibilities as enrollees, and how to read notices such as plan denials.

14%
of Cases

Accessing Care

Helping consumers obtain adequate health services by requesting prior authorizations, disputing coverage denials, troubleshooting prescription issues, researching low-cost care, and helping consumers find in-network providers, such as doctors and dentists.



100%
of Cases

Serving a Vital Sentinel Function

CHA screens each case for sentinel issues, protecting consumers' rights and providing a feedback loop to policy makers and regulators by reporting on issues consumers encounter at the ground level.

19%
of Cases

Getting Coverage

Helping consumers access or keep non-marketplace coverage, such as Medicare, or get supplemental coverage to help with deductibles, co-pays, and prescription drug costs. Marketplace consumers are connected to Network Navigators, ensuring everyone is served.

13%
of Cases

Affording Care

Helping consumers resolve medical billing issues with their providers and debt collectors, applying for hospital financial assistance programs, and finding solutions for costly insurance premiums and co-pays, and prescription drug costs.

Our Impact

CHA helps consumers successfully use all levels of the health care system—working with insurance plans, providers, hospitals, pharmacies, and regulators. With a budget of \$4.766 million for Fiscal Year 2024, every dollar was stretched to deliver life-changing results.

37,417
CASES HANDLED STATEWIDE

\$34.2
MILLION
SAVED FOR CONSUMERS

\$127
COST PER CASE

7,481
CALLS TO OUR HELPLINE

616%
RETURN ON INVESTMENT

85%
LIVE ANSWER RATE

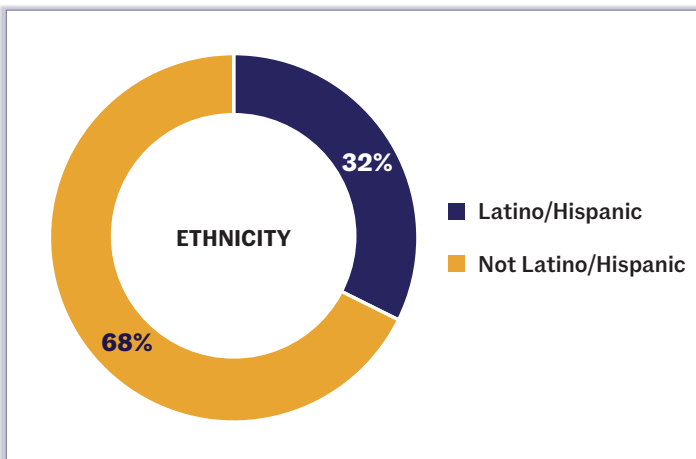
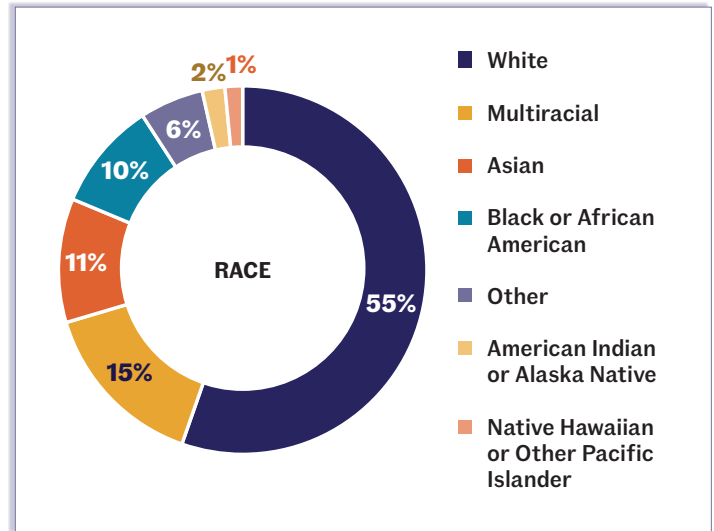
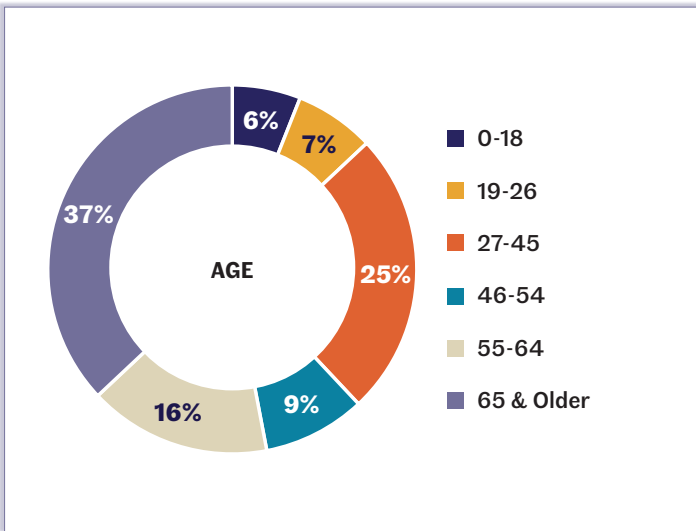
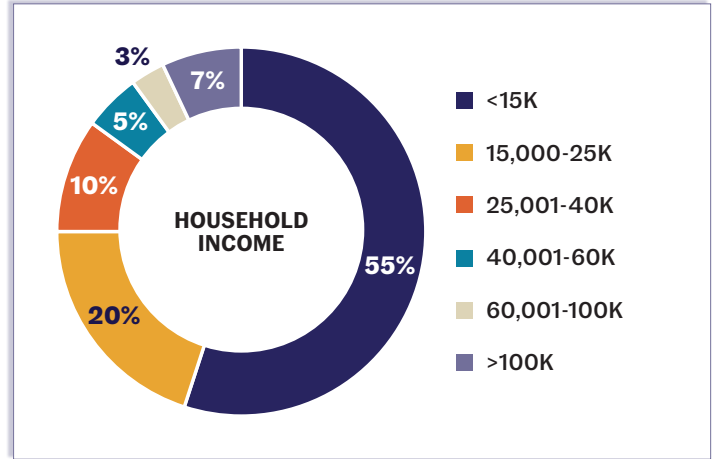
SERVED
CONSUMERS
IN ALL
62
COUNTIES

SERVED
NEW
YORKERS IN
35
LANGUAGES

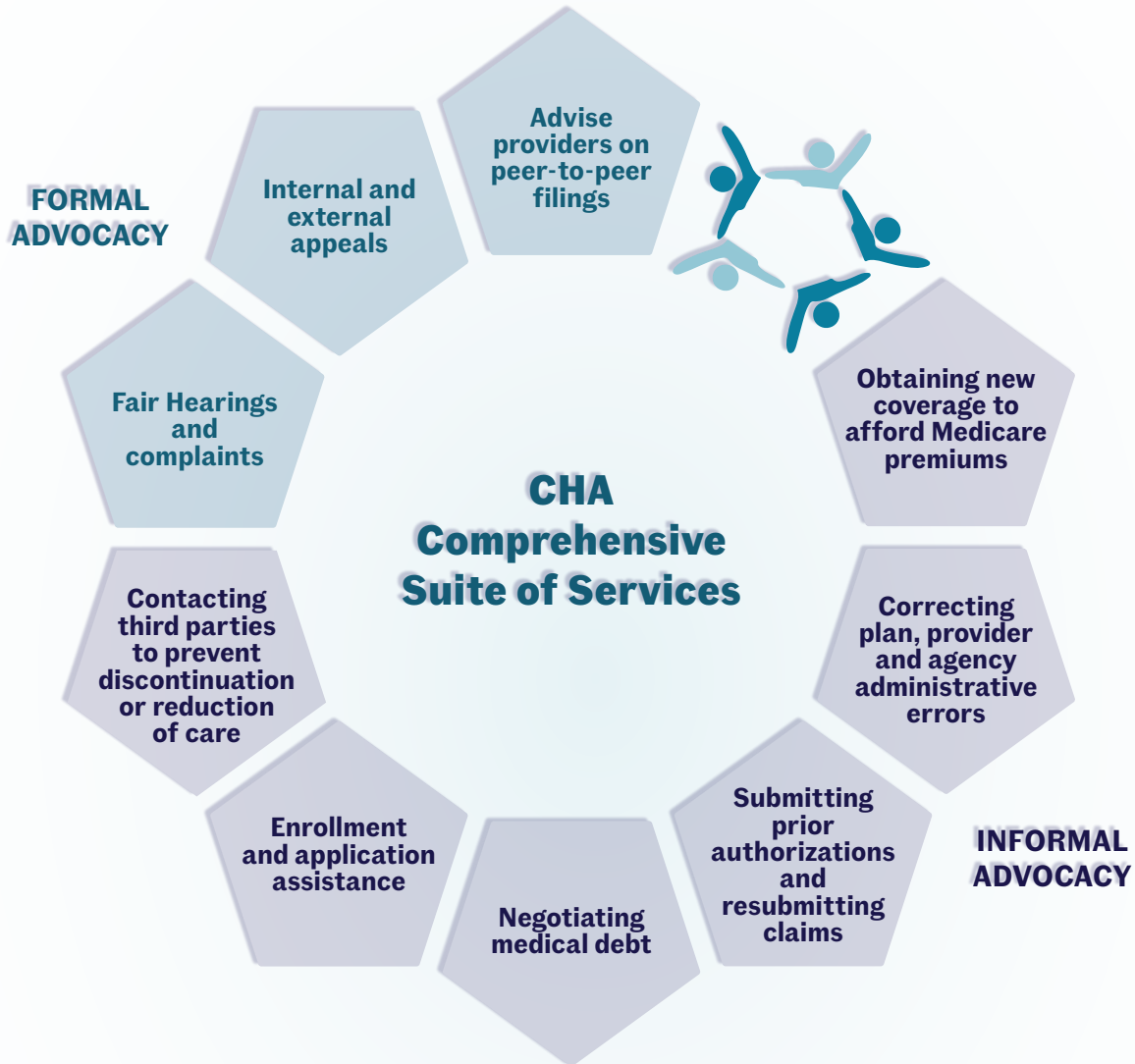
3,000
HOURS OF SERVICE BY
12
HIGHLY TRAINED
HELPLINE VOLUNTEERS

CHA Helps All New Yorkers

CHA services are free of charge to all New Yorkers. We serve health consumers no matter their situation. In Fiscal Year 2024, 53 percent of CHA consumers were 55 years or older; 55 percent reported household incomes under \$15,000; 45 percent self-identified as non-white and 32 percent as Latino/Hispanic; 43 percent of CHA consumers were enrolled in Medicaid; 30 percent were Medicare beneficiaries; and 8 percent were uninsured.



CHA Finds Solutions Wherever They Are



Partners in the Health Care Ecosystem

- Insurance Plans
- Pharmacies and prescription assistance programs
- Providers
- Diagnostic Labs
- DME Providers
- Government Offices
- Billing Departments
- Debt Collectors
- Hospitals & Nursing Homes

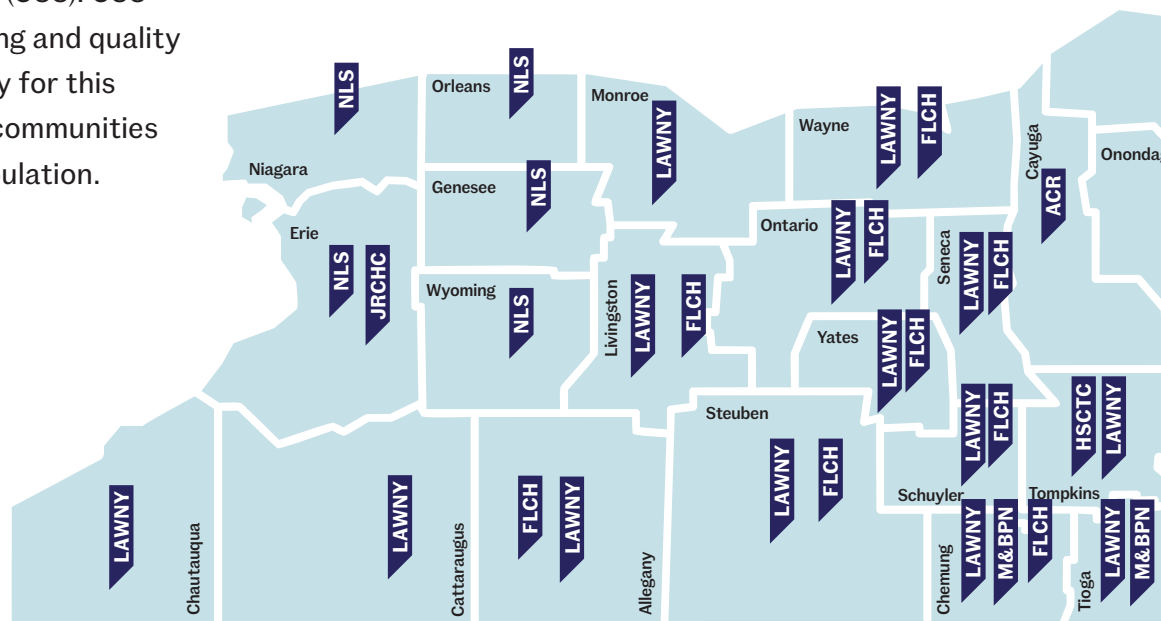
In Fiscal Year 2024, CHA delivered consumer assistance in over 37,000 cases. The top four services were:

Information about insurance coverage and accessing health care; **Advocacy** such as contacting providers and negotiating medical billing; **Applications** for financial assistance, Medicare Savings Programs and non-MAGI Medicaid; and **Enrollment** in Medicare, Medicare supplements and Advantage plans.

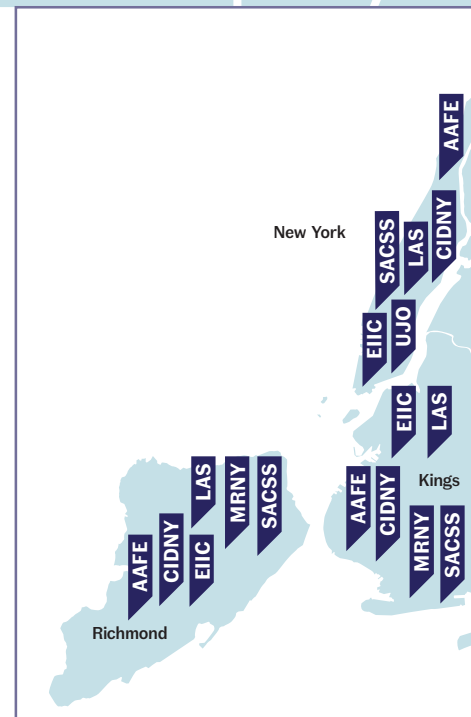
The Magic of the CHA Model

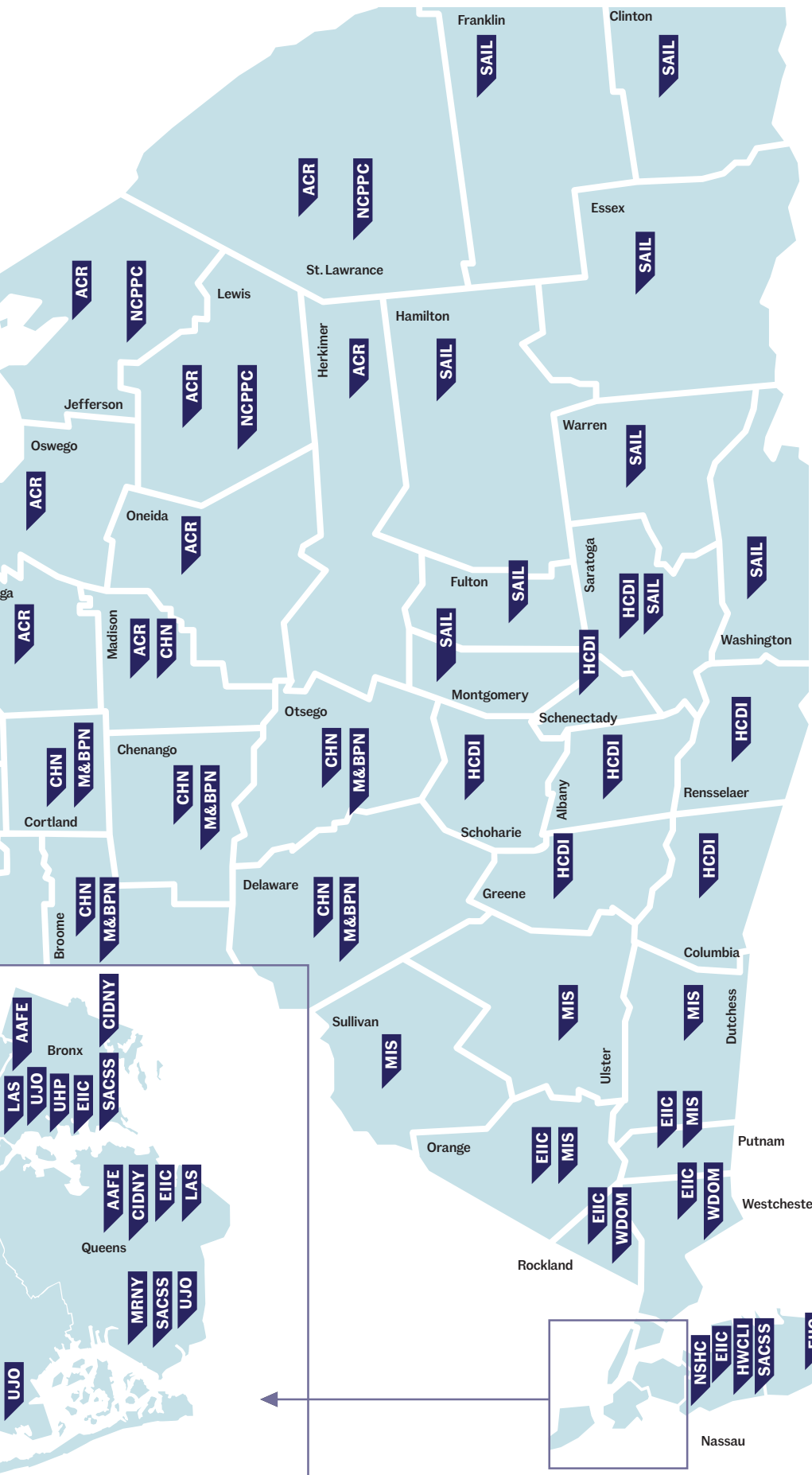
Allows consumers to access CHA services when and how they are needed

The CHA Network consists of **25 partner organizations providing CHA services in their communities*** across the state and is administered by the Community Service Society of New York (CSS). CSS ensures CHA Network training and quality assurance—building capacity for this unique type of advocacy in communities as diverse as the state’s population.



CSS also operates CHA’s **toll-free live-answer Helpline (888-614-5400), available Monday through Friday, 9 a.m. to 4 p.m.** Together, whether in person or through the Helpline, CHA Advocates help consumers overcome barriers to health care.



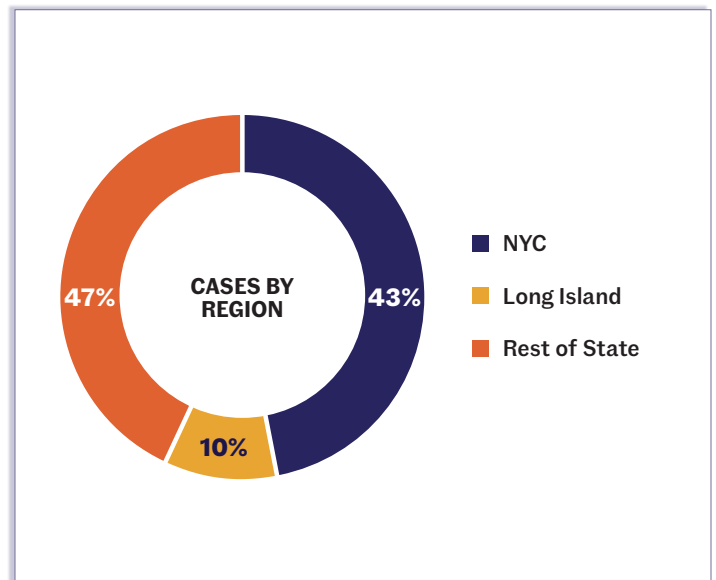
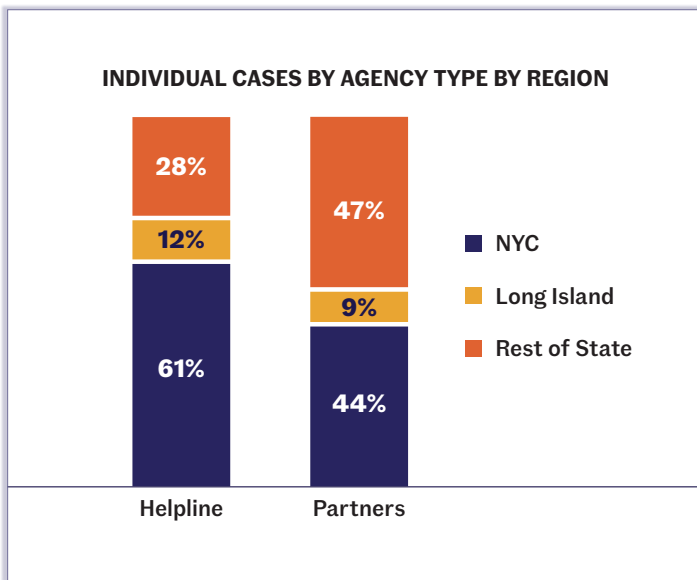


- **AAFE** Asian Americans for Equality
- **ACR** ACR Health
- **CHN** Chenango Health Network
- **CIDNY** Center for the Independence of the Disabled, New York
- **CSS** Community Service Society
- **EIIC** Emerald Isle Immigration Center
- **EJC** Empire Justice Center
- **FLCH** Finger Lakes Community Health
- **HCDCI** Healthy Capital District Initiative
- **HSCTC** Human Services Coalition of Tompkins County
- **HWCLI** Health & Welfare Council of Long Island
- **JRCHC** Jericho Road Community Health Center
- **LAS** Legal Aid Society
- **LAWNY** Legal Assistance of Western New York
- **M&BPN** Mothers & Babies Perinatal Network of SCNY
- **MRNY** Make the Road New York
- **MIS** Maternal Infant Service Network
- **MRC** Medicare Rights Center
- **NSHC** Nassau-Suffolk Hospital Council
- **NCPPC** North Country Prenatal/Perinatal Council
- **NLS** Neighborhood Legal Services
- **SACSS** South Asian Council for Social Services
- **SAIL** Southern Adirondack Independent Living
- **UHP** Urban Health Plan
- **UJO** United Jewish Organizations of Williamsburg and North Brooklyn
- **WDOM** Westchester Disabled on the Move

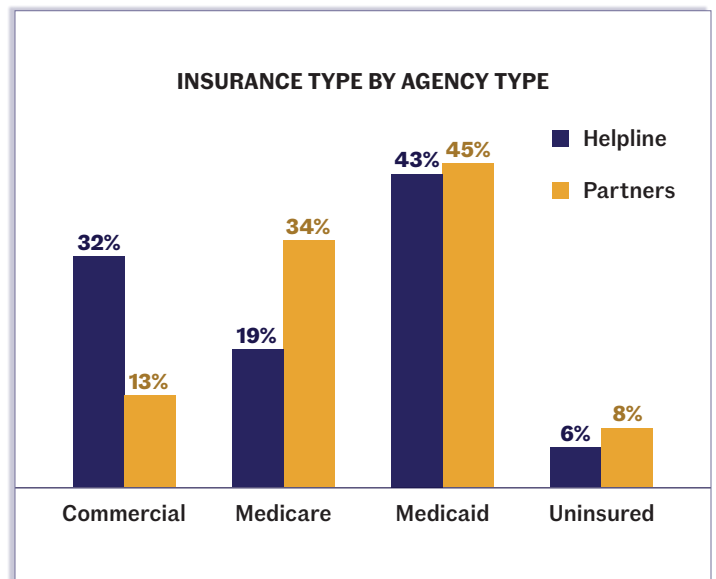
* A full listing of CHA partners, with contact information and counties served, is on page 25.

The CHA Hub and Spokes Model Maximizes Reach

CHA partners handled 79 percent of cases; the CHA Helpline handled 21 percent of cases. The regional distribution of cases demonstrates the importance of multiple access points for consumers.



CHA's toll-free Helpline number was recently listed on Medicaid Managed Care notices as well as the Explanations of Benefits of commercially insured consumers. As a result, the CHA Helpline has been serving an increased number of lower-income Medicaid enrollees compared to the historical trend.



Partners Deliver CHA's Unique Brand of Advocacy

CHA's Network partners have the cultural and linguistic competence to serve New York's diverse population. They provide hands-on assistance in urban, suburban, and rural communities.



Kevin Jobin-Davis
Executive Director
Healthy Capital District Initiative

“There is a saying that ‘relationships grow at the speed of trust.’ When we look at our referral data, about half of it is friends and family of prior customers, so we really try to build off that.”



Miriam Mendoza
CHA Coordinator
Maternal Infant Services Network

“Our location is actually on a main street. For us, being accessible to people is very important. So, someone's knocking on the door: they need information, they need insurance, they need Pampers. We are here to serve.”



Stephanie D'Haiti
Healthcare Access Manager
Health and Welfare
Council of Long Island

“Our clients find us through word of mouth in the community. Our clients keep coming back to us and they tell others. We hear ‘my friend told me... my sister told me...my uncle told me...that you helped.’”



Dr. Sharon McLennon Wier
Executive Director
Center for Independence
of the Disabled, New York

“We represent the community we serve. About 60 percent of our staff have disabilities, and almost 60 percent of our staff are people of color. Many speak multiple languages. We also adapt to different learning styles as some people need assistive technology to communicate. This makes it more accessible for a person to say, ‘Hey, maybe I want to work with this particular organization because they're speaking my Love Language—they understand where I'm coming from.’”



Lori O'Brien
Executive Director
Legal Assistance of
Western New York

“We maintain programming with nonprofits and other organizations, such as those working with veterans and older adults, because one of the most significant things we do is meet people where they are and not expect them to be able to find us.”



The CHA Toll-free Helpline Offers Easy Access to Assistance

In our complex health care system, consumers often report having been endlessly referred to different agencies and insurance company departments. The CHA Helpline is often consumers' last hope for assistance, and it aims to be that "one stop shop" addressing all their needs.

Last year, **the CHA Helpline received 7,481 calls and handled 21 percent of CHA's cases overall.**

Helpline staff and volunteers resolved over 4,000 cases. The rest, more complex cases, were assigned to CSS-based CHA Advocates for intensive advocacy.

Examples of Helpline services include:

- Helping clients file first-level verbal appeals with their plans
- Calling pharmacies and providers to solve administrative barriers
- Researching low-cost care options and finding in-network providers
- Explaining notices
- Advising on safe discharge rights from hospitals and rehabilitation facilities
- Screening for insurance and cost-saving program eligibility (and providing referrals to enrollers)

Did you know?

Volunteers gave **3,000 hours** to answer calls from New Yorkers.



The average Helpline call is **13 minutes**, although a "simple" verbal appeal can take over **2 hours**.

CHA's Sentinel Function

CHA acts as a health care sentinel—informing policymakers about the obstacles consumers encounter accessing and affording care.

CHA is
currently tracking
77
different
sentinel issues.

The top sentinel issues tracked in Fiscal Year 2024 were related to:

- Consumers retaining coverage and understanding their options at the end of the Public Health Emergency
- Medicaid and other public health insurance eligibility changes
- Prescription drug access
- Access to dental/orthodontia, including new access to more procedures for Medicaid enrollees
- Administrative hurdles such as coding errors and insurance plan obstacles

The value of CHA's sentinel function is in providing a feedback loop to decision makers who can effect change (and vital protections) for New Yorkers.



Governor Hochul signs the Fair Medical Debt Reporting Act into law—another major win for consumers.

Last year, CHA helped advocates educate New Yorkers about new consumer protections for patients facing medical debt. This year, CHA looks forward to the implementation of hospital financial assistance law changes that include:

- Requiring all state hospitals to use a uniform, simplified Hospital Financial Assistance application
- Banning lawsuits against patients with incomes below 400 percent of the federal poverty level (FPL)
- Requiring hospitals to provide free care to patients with incomes up to 200 percent of FPL, and heavily discounted care for patients up to 400 percent of FPL

CHA will educate stakeholders, advocates, and consumers about the new law so New Yorkers get the full benefit of these vital protections.

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也嘢可以幫到你？我有也嘢可以幫到你？我有也嘢可以幫到你？我有也嘢可以幫到你？
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help you? How can we help you? How can we help you?
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In 35 percent of all CHA cases, consumers reported speaking a language other than English at home.
Limited English Proficient consumers face barriers when applying for or renewing their coverage, dealing with billing offices, changing providers, and understanding notices sent to them in English. CHA Advocates across the state speak 35 languages.

Denials: CHA guides consumers through this frustrating barrier to care

When consumers are denied health care services, the appeals process can seem daunting. **CHA helped consumers win in 63 percent of internal, first-level, appeals and in 83 percent of external appeals.** Takeaway for consumers: Help is here!



Anthony and his family.



Anthony's life has improved significantly. Our CHA Advocates really care and they help people to live a better life. My husband and family will be forever grateful."

— Debbie R.

Anthony R., Westchester County

Anthony's Parkinson's disease causes tremors, balance problems, sleep deprivation, and many other issues.

Anthony's tremors did not respond to medications and his quality of life was declining. His neurologist suggested a brain surgeon who performs MRI-guided ultrasound for tremors, was in-network and a leader in the field.

Anthony tried several times to get the procedure approved but his plan denied it, deeming it experimental. Months passed and Anthony's quality of life declined even further.

Eventually, Anthony was referred to CHA. The Advocates at CSS guided the family through an external appeal process, challenging the plan's definition of "experimental/investigational" and providing evidence that this treatment was safer than the plan's preferred treatment, deep brain stimulation. Anthony won.

Months later, when it was time to perform the procedure on the other side of Anthony's brain, the plan denied him again. His Advocate worked with the plan informally to circumvent a protracted appeals process. Anthony's treatment was approved—again.

सकछु? तपाईंलाई म कसरी मदत गर्न सकछु? तपाईंलाई म कसरी मदत गर्न सकछु? तपाईंलाई म कसरी

help you? How can we help you? How can w



Ann K., Monroe County

Ann, 60, contacted CHA partner Legal Assistance of Western New York after nearly a year of negotiating with her plan to cover a CT scan ordered due to her extreme abdominal pain.

Ann’s employer-sponsored plan deemed the scan not medically necessary—even though it revealed diverticulitis and secondary issues requiring a surgeon and thorough treatment plan. The insurance company determined Ann was responsible for the \$1,600 bill. CHA worked with Ann and her provider to file an external appeal, building a strong argument for medical necessity. Ann won the appeal, and she continued care without further incident. With her health issue resolved, she has resumed traveling and living life free of pain.



My CHA Advocate and his team were efficient and easy to work with. I am thankful and relieved that this stressful time is behind me.”



Heidi E., New York County

Heidi is a licensed clinical social worker who is always up for an adventure. When the “adventure” of the health care system became too much, she contacted a CHA Advocate at CSS for help. **An unexpected hospital visit resulted in denied claims**

totaling nearly \$45,000. According to her plan, her overnight stay was “not medically necessary.”

CHA advised Heidi on her first-level and external appeals, which she lost. The Advocate asked the hospital to resubmit the bills as observational instead of inpatient. This successfully brought a \$38,000 bill down to a \$150 co-pay. Her plan then covered several ancillary bills that had already been sent to collection.



I am forever grateful to Community Health Advocates. It took about a year, but my Advocate stayed the course.”

Affording care: CHA interventions protect consumers from the financial and emotional toll

Medical debt and billing issues are all-too-common. This past year, 40 percent of CHA consumers who needed help affording care were enrolled in Medicare and 34 percent had Medicaid. **CHA secured favorable outcomes in 94 percent of cases where paying for the cost of care was at issue.**



**Jessica S.,
Albany County**

Jessica, a single mom of two, delivered her baby a month early by emergency Cesarean. He was transferred to a second hospital due to complications. **Soon after they went home Jessica started receiving bills for over \$20,000.** She called the Healthy Capital District Initiative, and a CHA Advocate determined the bills were for the baby. Neither the second hospital nor the ambulance company had his insurance information, which the Advocate easily provided. With the financial burden—and stress—lifted, Jessica could focus on caring for her young family.



I was so stressed thinking how could I possibly afford \$20,000 in hospital bills, plus provide for my children. My CHA Advocate alleviated my stress from the moment I spoke with her!”

Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider?

我哋可以幫到你? 我有乜嘢可以幫到你? 我有乜嘢可以幫到你? 我有乜嘢可以幫到你?

मैं कैसे मदत कर सकता हूँ? तपाईंलाई म कसरी मदत गर्न सक्छु? तपाईंलाई म कसरी मदत गर्न सक्छु?



Mark J., Erie County

Mark was a Nevada guidance counselor who returned to his hometown for metastatic testicular cancer treatment. Mark received approval from his insurance plan to seek care in New York. After a year of intensive treatment, including a stem cell transplant, he made a full recovery. He was even profiled on the hospital's website as one of their success stories.

But a year and a half after his treatment, Mark received calls from the hospital billing office claiming he owed nearly \$500,000.

Mark had been paying his co-pays throughout his treatment and never had a clue there was an issue with his insurance.

When a CHA Advocate at CSS stepped in, she engaged in informal discussions with the hospital billing staff and filed a hospital financial assistance appeal letter on his behalf. Eighteen months later, after ongoing advocacy from CHA, the hospital cleared the balance and imposed a moratorium on patient medical debt lawsuits.



I cannot thank my Advocate ENOUGH for her professionalism, diligence, and expertise in resolving this matter.”



Nadine D., Bronx County

Nadine had a Marketplace plan with a high deductible (\$4,700) and high co-insurance (she was responsible for 50 percent of every covered service after her deductible was met).

After an emergency department visit and one night in the

hospital, she owed \$7,865. A CHA Advocate at CSS helped Nadine complete and submit a hospital financial assistance application. Her application was approved and her entire balance—\$9,913 for this bill and some others she had accumulated in the same health system—was cleared. She was then able to focus on staying healthy and moving forward in her career.



CHA helped me when I needed it most and I am happy there is a program out there that can help people in times like this.”

Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider?

我可以幫到你? 我可以幫到你? 我可以幫到你? 我可以幫到你?

मदत गरन सक्छ? मदत गरन सक्छ? मदत गरन सक्छ? मदत गरन सक्छ?

Getting coverage: CHA knows the rules, so consumers don't have to

Eligibility rules and personal circumstances change. CHA Advocates help consumers with health insurance transitions through these changes. This year, **nearly 80 percent of cases where CHA helped secure coverage for consumers were for seniors who were eligible for Medicaid and other programs due to their age or limited incomes.** CHA also helped a significant number of consumers enroll in Medicare and supplemental plans.



Lynne B., Warren County

Like many New Yorkers, Lynne found preparing for the transition from Marketplace insurance coverage to Medicare daunting. She needed a plan to cover her prescription medications at an affordable rate, reasonable co-pays, and comprehensive dental coverage. Her CHA Advocate at Southern Adirondack Independent Living was up to the challenge of guiding Lynne through the labyrinth of Medicare Advantage Plan choices.

As is often the case with health care, the process for selecting the best plan took on epic proportions as the costs for Lynne's prescriptions changed with each plan's formulary list at what seemed the drop of a hat. Confirming which providers were in-network presented challenges as well. After three months of research, Lynne and her CHA Advocate settled on a plan that met all her needs. When Lynne turned 65, she reported that her coverage began without issue.



I am grateful for my CHA Advocate. He was so skillful and thorough, taking the time to find answers and guide me professionally. I feel very lucky."



Baldomero and his CHA Advocate

Baldomero C., Kings County

Early in 2024, New York expanded Medicaid to undocumented immigrants 65 years and older who meet other eligibility requirements. One of the beneficiaries, Baldomero, came to New York from Mexico when he was just 17. Arriving alone, Baldomero had nothing. He found work in construction and years passed with him not knowing who to trust.

Listening to coworkers talking about doctor visits and getting treated for colds and coughs, he would ask how they paid for this care. They had health insurance and advised him to see if he qualified. Baldomero was too scared to provide anyone with his personal information, so he declined. One coworker, also undocumented, told Baldomero about CHA services at Make the Road New York. There, he spoke to Advocates who understood his situation and told him about Emergency Medicaid.

Now, years later, when he learned he was eligible for full Medicaid coverage, Baldomero nearly cried. Baldomero can now visit a primary care provider instead of waiting in an emergency room for care—or being afraid of seeking care at all.



Thank you, CHA.”



Faisal A., Queens County

Faisal juggles many health conditions so when his employer stopped offering health insurance, he needed a solution fast. Already enrolled in Medicare Part A, he had no prescription or Part B coverage. He was taking 10 medications,

costing him about \$850 each month.

Fortunately, he met a CHA Advocate (who spoke Urdu, his preferred language) from South Asian Council for Social Services. They helped him fully enroll in Medicare so he could continue accessing covered services for his complex health needs.



I am very happy the CHA Advocate helped me navigate through this daunting challenge. I now have the comfort and assurance that my health care needs will be adequately met in a timely fashion.”

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कैसे कर सकते हैं? आपकी मदद कैसे कर सकते हैं? हम आपकी मदद कैसे कर सकते हैं? हम आपकी मदद कैसे कर सकते हैं?

Accessing prescriptions: CHA works through the maze of issues

Last year, 14 percent of all CHA cases involved consumers needing help accessing care.

The need for help accessing prescriptions, in particular, had increased over the previous year. When consumers cannot afford or fill their prescriptions their health can suffer. CHA gets to the root of complex issues quickly to avoid delays in treatment.



Steven G., Bronx County

Steven, age 65, has diabetes and could not get his glucose monitoring machine at the pharmacy. He was stressed, unable to monitor whether his glucose levels were within healthy limits.

A patient at Urban Health Plan, Steven was referred to their in-house CHA Advocate for help. The Advocate verified Steven was enrolled in a Medicare Advantage Plan and Medicaid. Because Steven never received his Medicare card, he had never submitted Medicare coverage information to the pharmacy. Without it, Medicaid would not cover the device either.

Once the coverage information was corrected at the pharmacy, his Medicare plan still denied his claim. Steven felt like he was back at square one. His CHA Advocate investigated and determined which specific glucose monitor his Medicare plan would cover. The Advocate then arranged for Steven's doctor to submit a new prior authorization request. Steven finally got a glucose monitoring machine to help him control his diabetes.

“

I am very thankful this program exists in the community because I did not know what to do or who to talk to. I know if I ever have an issue with my insurance, I can come to CHA for help.”

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Alfonso's CHA Advocate

Alfonso F., Westchester County

Alfonso is a 23-year-old adult with disabilities and severe autism. Alfonso's mother called CHA for help securing coverage for his anti-seizure medication. **The family had been paying nearly \$4,000 every three months because they did not know how to coordinate the formulary rules between his two insurance plans.**

His primary insurance (through his dad's employer) only covered 90-day supplies of his medication while his Medicaid only covered 30-day supplies. Because Medicaid is secondary to his dad's coverage, the family could only use it every three months when they submitted a claim through his dad's primary insurance.

A CHA Advocate from CSS confirmed with NYRx (the Medicaid prescription program) exactly how Alfonso's provider should submit a new prior authorization to justify the need for a 90-day supply. The Advocate then coordinated with Alfonso's medical team to ensure all claims were submitted properly and covered by both insurance plans. Now, Alfonso's medications are covered in full.



I am so grateful to my Advocate. I paid \$0 in co-pays for my son's seizure medication. This was a huge relief to my family. Thank you so much for everything."

- Alfonso's Mother



Sonia T., Suffolk County

When Sonia was diagnosed with a debilitating kidney disease, her insurance plan paid for her medical care and medications. She lived comfortably for years. **When her symptoms returned, her nephrologist**

prescribed the same medication as before (nearly \$35,000 each cycle). But her insurance plan denied payment, claiming the medication was not approved for her specific condition. Sonia filed several appeals, but the plan stood firm. She contacted a CHA Advocate at CSS who helped Sonia's provider file an external appeal, challenging the plan's assessment with supporting documentation such as emerging clinical trial data. The plan was ordered to pay, and Sonia was elated.



Thank you so much, CHA. I am so relieved. God bless you. The system is broken and CHA is helping us get justice, one case at a time!"

Ndagufashe nte

¿Cómo puedo ayudar?

Tôi có thể giúp gì cho bạn?

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Understanding health insurance: CHA empowers New Yorkers

Thirty-nine percent of all of CHA cases in Fiscal Year 2024 were related to understanding health insurance. **Without basic information, consumers cannot make fundamental decisions about their care and coverage.** CHA corrects that imbalance.



**Maria S.,
Kings County**

Maria has multiple disabilities and was recently diagnosed with a form of blindness called pseudoxanthoma elasticum. **Maria had always been very independent but was unable to figure out her health coverage moving forward.**

Maria's Social Security Disability Benefits would take her over the Medicaid eligibility threshold—losing Medicaid would severely impact her ability to access care for her already complex health situation. A CHA Advocate at the Center for Independence of the Disabled New York helped her understand her options for maintaining continuity of care. Maria moved forward confident in her decisions.



**Jun Luan K.,
New York County**

When Jun Luan received a \$50 pharmacy bill for her husband's prescription, she was confused: He had passed away over a year ago and her son had already addressed the issue months before. She sought help from

Equality's CHA Advocate who confirmed Jun Luan was not responsible for the bill (her husband had both Medicare and Medicaid and should have had no co-pay). They helped call the online pharmacy because Jun Luan's English is limited, and she did not feel confident calling alone. **She was going to pay (a financial hardship) simply to stop the harassment, but her CHA Advocate fixed the problem and the notices finally stopped.**

“

I am filled with gratitude. My Advocate helped me navigate the complex and confusing Medicaid system so I could keep my coverage, my doctors and my treatment.”

“

I am so glad to have had CHA Advocates in the community help me resolve this issue.”



Russell and his CHA Advocate

Russell B., St. Lawrence County

Filling out a Medicaid application with a CHA Advocate at North Country Prenatal/Perinatal Council, Russell mentioned his wife had been in a nursing home for over a year. **The Advocate discovered Russell’s wife was not enrolled in Medicaid due to an administrative error and bills totaling \$164,197 had silently accrued as a result.**

His CHA Advocate contacted the local Department of Social Services to resolve the issue, and a supervisor approved 14 months of retroactive coverage to cover his wife’s nursing home fees. Russell was also approved for Medicaid to supplement his Medicare—his reason for visiting CHA in the first place.



If my Advocate had not helped me, I would not have known until it was too late and would be in even deeper debt. I am very thankful there are programs like this to help.”



Scott L., Broome County

Wittier than ever, Scott cannot remember or fully understand some things since his stroke, including health insurance. He visited a CHA Advocate at Mothers & Babies Perinatal Network to complete a hospital financial assistance

application to cover some bills. Dipping into his retirement savings was taking a toll. **His CHA Advocate discovered he was enrolled in Medicare while also paying premiums for Marketplace coverage.** (His son signed Scott up not realizing he had Medicare; Scott throws mail out—including insurance notices—as a strategy to avoid being overwhelmed.)

Scott’s CHA Advocate sorted it all out, helping Scott select a Medicare plan that covered his medications, filing a hospital financial assistance application to pay his outstanding bills, and ensuring that he was successfully disenrolled from the Marketplace plan.



I am beyond grateful. CHA has helped in numerous ways and I would love to give back any way I can. Please use my story to help educate others.”

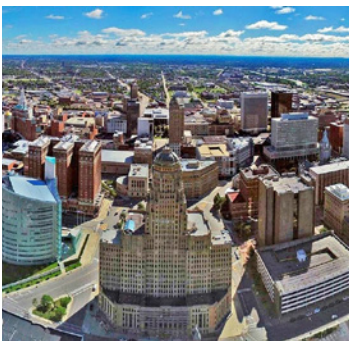


Lasting Impact: Serving New Yorkers Since 2010

In 2010, CHA was designated as New York State’s health insurance consumer assistance program. Since then, **CHA has handled nearly 525,000 cases for consumers and small businesses**, helping them obtain health care services, understand their health insurance, resolve medical bills and make health insurance work for them.



Cases (and consumer savings) by County since 2010



Albany / 18,993 / \$2,856,321	Niagara / 1,259 / \$548,937
Allegany / 1,748 / \$153,088	Oneida / 4,678 / \$1,351,776
Bronx / 39,901 / \$55,008,823	Onondaga / 14,436 / \$3,298,466
Broome / 16,950 / \$2,370,579	Ontario / 3,774 / \$406,503
Cattaraugus / 769 / \$77,636	Orange / 10,000 / \$825,220
Cayuga / 939 / \$138,839	Orleans / 176 / \$32,882
Chautauqua / 2,215 / \$220,097	Oswego / 1,743 / \$481,584
Chemung / 2,430 / \$132,809	Otsego / 1,580 / \$85,176
Chenango / 8,964 / \$2,633,679	Putnam / 1,776 / \$155,746
Clinton / 2,122 / \$178,540	Queens / 57,377 / \$18,832,734
Columbia / 1,673 / \$78,584	Rensselaer / 7,114 / \$946,523
Cortland / 1,926 / \$56,855	Richmond / 7,980 / \$3,235,460
Delaware / 820 / \$339,845	Rockland / 1,599 / \$464,448
Dutchess / 3,664 / \$772,135	Saratoga / 6,631 / \$397,542
Erie / 12,442 / \$11,356,278	Schenectady / 6,054 / \$486,973
Essex / 937 / \$53,313	Schoharie / 292 / \$107,889
Franklin / 896 / \$54,767	Schuyler / 1,106 / \$62,779
Fulton / 601 / \$55,538	Seneca / 1,336 / \$64,344
Genesee / 275 / \$31,725	St. Lawrence / 6,998 / \$2,594,711
Greene / 1,592 / \$87,921	Steuben / 8,870 / \$417,431
Hamilton / 298 / \$23,944	Suffolk / 30,799 / \$12,941,294
Herkimer / 700 / \$53,935	Sullivan / 2,305 / \$177,576
Jefferson / 14,331 / \$5,929,541	Tioga / 1,376 / \$41,638
Kings / 43,394 / \$29,923,197	Tompkins / 9,168 / \$2,087,255
Lewis / 5,509 / \$1,156,016	Ulster / 3,715 / \$504,089
Livingston / 530 / \$611,089	Warren / 7,168 / \$120,259
Madison / 1,538 / \$330,776	Washington / 4,407 / \$106,782
Monroe / 19,102 / \$3,336,996	Wayne / 2,854 / \$123,499
Montgomery / 1,066 / \$27,925	Westchester / 15,997 / \$5,581,320
Nassau / 22,155 / \$7,859,677	Wyoming / 268 / \$179,664
New York / 59,991 / \$19,635,512	Yates / 2,209 / \$144,299



	AGENCY	COUNTIES	PHONE NUMBER
AAFE	Asian Americans for Equality	Bronx, Kings, New York, Queens, Richmond	212-979-8988 718-961-0888
ACR	ACR Health	Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St Lawrence	800-475-2430 315-475-2430
CHN	Chenango Health Network	Broome, Chenango, Cortland, Delaware, Madison, Otsego	607-337-4128
CIDNY	Center for the Independence of the Disabled New York	Bronx, Kings, New York, Queens, Richmond	646-442-4145
CSS	Community Service Society of New York	New York State	888-614-5400
EIIC	Emerald Isle Immigration Center	Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester	718-478-5502, ext. 103
EJC	Empire Justice Center	New York State and Long Island (except NYC)	800-724-0490, ext.5822
FLCH	Finger Lakes Community Health	Allegany, Chemung, Livingston, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates	800-346-2211
HCDI	Healthy Capital District Initiative	Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Schoharie	518-462-7040
HSCTC	Human Services Coalition of Tompkins County	Tompkins	607-273-8686
HWCLI	Health and Welfare Council of Long Island	Nassau, Suffolk	516-505-4426
JRCHC	Jericho Road Community Health Center (Hope Refugee Drop-In Center)	Erie	716-881-0539
LAS	Legal Aid Society	Bronx, Kings, New York, Queens, Richmond	888-663-6880
LAWNY	Legal Assistance of Western New York	Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Yates	585-325-2520
M&BPN	Mothers & Babies Perinatal Network	Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Tioga	607-722-0517, ext. 124 607-408-5031
MIS	Maternal Infant Services Network	Dutchess, Orange, Putnam, Sullivan, Ulster	800-453-4666 845-561-3575
MRNY	Make the Road New York	Kings, Nassau, Suffolk, Queens, Richmond, Westchester	Kings: 718-418-7690 Nassau & Suffolk: 631-231-2220 Queens: 718-565-8500 Richmond: 718-727-1222 Westchester: 914-948-8466
MRC	Medicare Rights Center	New York State	800-333-4114
NSHC	Nassau-Suffolk Hospital Council	Nassau, Suffolk	631-435-3000, 631-656-9783 (outside of business hours)
NCPPC	North Country Prenatal/ Perinatal Council	Jefferson, Lewis, St. Lawrence	315-788-8533, ext. 221
NLS	Neighborhood Legal Services	Erie, Genesee, Niagara, Orleans, Wyoming	716-847-0650, ext. 433
SACSS	South Asian Council for Social Services	Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk	718-321-7929
SAIL	Southern Adirondack Independent Living	Clinton, Essex, Franklin, Fulton, Hamilton, Montgomery, Saratoga, Warren, Washington	518-792-3537
UHP	Urban Health Plan	Bronx	718-589-2440, ext. 3170
UJO	United Jewish Organizations of Williamsburg and North Brooklyn	Bronx, Kings, New York, Queens	718-643-9700
WDOM	Westchester Disabled on the Move	Rockland, Westchester	914-968-4717

Looking to the Future

The CHA team is grateful for the financial support provided by Governor Hochul and the New York State Legislature. Thanks to our leaders, New York has the infrastructure, programmatic experience, and knowledge to assist each and every one of our state's 19 million residents. CHA is an all-payer program, helping beneficiaries enrolled in coverage through the NY State of Health Marketplace, jobs, unions, the Veteran's Administration, and public programs such as Medicaid, the Essential Plan, Child Health Plus or Medicare. CHA is committed to making sure that in New York State, coverage translates into access to timely, affordable, and appropriate health care.



IN MEMORIAM

Community Health Advocates is heartbroken by the untimely loss of our stalwart former volunteer and employee, Miriam Reinharth. In 2013, Miriam started out as a volunteer on the CHA Helpline helping callers access health care and navigate health insurance coverage. She was honored with CSS's "Everyday Hero Award" in recognition of her tenacity on behalf of New Yorkers struggling to get health care. In 2016, Miriam was hired as CHA's first Public Engagement Manager to partner with CHA network agencies to highlight consumer success stories and to inspire, educate and empower New York's health care consumers. Miriam was a knowledgeable colleague and a fervent advocate for CHA's clients. She worked on more than 800 cases, saving consumers over \$350,000. CHA is grateful for Miriam's service and the passion she brought to fighting to improve New Yorkers experience with our health care system.



Miriam Charlotte Reinharth

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How can I help you? How can I help you? How can I help you? How can I help you? How can I help you?

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हम आपकी मदद कैसे कर सकते हैं? हम आपकी मदद कैसे कर सकते हैं? हम आपकी मदद कैसे कर सकते हैं? हम आपकी मदद कैसे कर सकते हैं?

Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider?

我有几样可以帮助你? 我有几样可以帮助你? 我有几样可以帮助你? 我有几样可以帮助你? 我有几样可以帮助你?

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How can we help you? How can we help you? How can we help you? How can we help you? How can we help you?

कैसे मदद कर सकते हैं? कैसे मदद कर सकते हैं? कैसे मदद कर सकते हैं? कैसे मदद कर सकते हैं? कैसे मदद कर सकते हैं?

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ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು? ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು? ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು? ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು? ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು?

سے کی سہا ہے؟ سے کی سہا ہے؟ سے کی سہا ہے؟ سے کی سہا ہے؟ سے کی سہا ہے؟

ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು? ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು? ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು? ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು? ನಿನ್ನಿಗೆ ಸಹಾಯ ಮಾಡಲು?

ಬೆಂಕಿ ಕಮಿಷನ್ ನೋಗ್ಗೆ? ಬೆಂಕಿ ಕಮಿಷನ್ ನೋಗ್ಗೆ? ಬೆಂಕಿ ಕಮಿಷನ್ ನೋಗ್ಗೆ? ಬೆಂಕಿ ಕಮಿಷನ್ ನೋಗ್ಗೆ? ಬೆಂಕಿ ಕಮಿಷನ್ ನೋಗ್ಗೆ? ಬೆಂಕಿ ಕಮಿಷನ್ ನೋಗ್ಗೆ?

我怎样可以帮忙你? 我怎样可以帮忙你? 我怎样可以帮忙你? 我怎样可以帮忙你? 我怎样可以帮忙你? 我怎样可以帮忙你?

ਮੈਂ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ ਹਾਂ? ਮੈਂ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ ਹਾਂ? ਮੈਂ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ ਹਾਂ? ਮੈਂ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ ਹਾਂ? ਮੈਂ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ ਹਾਂ?

die vipi? Nikusaidie vipi? Nikusaidie vipi? Nikusaidie vipi? Nikusaidie vipi? Nikusaidie vipi? Nikusaidie vipi? Nikusaidie vipi?

Ndagufashe nte? Ndagufashe nte? Ndagufashe nte? Ndagufashe nte? Ndagufashe nte?

¿Cómo le puedo ayudar? ¿Cómo le puedo ayudar? ¿Cómo le puedo ayudar? ¿Cómo le puedo ayudar? ¿Cómo le puedo ayudar?

Tôi có thể giúp gì cho bạn? Tôi có thể giúp gì cho bạn? Tôi có thể giúp gì cho bạn? Tôi có thể giúp gì cho bạn? Tôi có thể giúp gì cho bạn?

سرس ورس وساتس هگنخ هز؟ سرس ورس وساتس هگنخ هز؟ سرس ورس وساتس هگنخ هز؟ سرس ورس وساتس هگنخ هز؟ سرس ورس وساتس هگنخ هز؟

ഞാനെ സഹായിക്കാം? ഞാനെ സഹായിക്കാം? ഞാനെ സഹായിക്കാം? ഞാനെ സഹായിക്കാം? ഞാനെ സഹായിക്കാം?

幫助你呢? 我如何幫助你呢? 幫助你呢? 我如何幫助你呢? 幫助你呢? 我如何幫助你呢?

ಹಾಯ ಮಾಡಬಹುದು? ನಾನು ನಮಗೆ ಹೇಗೆ ಮಾಡಬಹುದು? ನಾನು ನಮಗೆ ಹೇಗೆ ಮಾಡಬಹುದು? ನಾನು ನಮಗೆ ಹೇಗೆ ಮಾಡಬಹುದು? ನಾನು ನಮಗೆ ಹೇಗೆ ಮಾಡಬಹುದು?

ਮੈਂ ਮਦਦ ਕਰੀ ਸਕਦਾ? ਤੂੰ ਤਮਨੇ ਕੇਵੀ ਰੀਤੇ ਮਦਦ ਕਰੀ ਸਕਦਾ? ਤੂੰ ਤਮਨੇ ਕੇਵੀ ਰੀਤੇ ਮਦਦ ਕਰੀ ਸਕਦਾ? ਤੂੰ ਤਮਨੇ ਕੇਵੀ ਰੀਤੇ ਮਦਦ ਕਰੀ ਸਕਦਾ? ਤੂੰ ਤਮਨੇ ਕੇਵੀ ਰੀਤੇ ਮਦਦ ਕਰੀ ਸਕਦਾ?

दत करू शकतो? मी तुला कशी मदत करू शकतो? मी तुला कशी मदत करू शकतो? मी तुला कशी मदत करू शकतो? मी तुला कशी मदत करू शकतो?

n ka ede ou? Koman mwen ka ede ou? Koman mwen ka ede ou? Koman mwen ka ede ou? Koman mwen ka ede ou?

నేను మేకు ఎలా సహాయపడగలను? నేను మేకు ఎలా సహాయపడగలను? నేను మేకు ఎలా సహాయపడగలను? నేను మేకు ఎలా సహాయపడగలను? నేను మేకు ఎలా సహాయపడగలను?

कैसे कर सकते है हम आपकी मदद कैसे कर सकते है हम आपकी मदद कैसे कर सकते है हम आपकी मदद कैसे कर सकते है हम आपकी मदद कैसे कर सकते है

Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider? Comment je peux vous aider?

我可以幫到你? 我有乜嘢可以幫到你? 我可以幫到你? 我有乜嘢可以幫到你? 我可以幫到你? 我有乜嘢可以幫到你?

ਮੈਂ ਮਦਦ ਕਰ ਸਕਦਾ? ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ? ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ? ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ? ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ?

How can I help you? How can I help you? How can I help you? How can I help you? How can I help you?

എങ്ങനെയാണ് നിങ്ങളെ സഹായിക്കാൻ? എങ്ങനെയാണ് നിങ്ങളെ സഹായിക്കാൻ? എങ്ങനെയാണ് നിങ്ങളെ സഹായിക്കാൻ? എങ്ങനെയാണ് നിങ്ങളെ സഹായിക്കാൻ? എങ്ങനെയാണ് നിങ്ങളെ സഹായിക്കാൻ?

كذلك اس م ي ن ن ك م ي ف ي ك ؟ كذلك اس م ي ن ن ك م ي ف ي ك ؟ كذلك اس م ي ن ن ك م ي ف ي ك ؟ كذلك اس م ي ن ن ك م ي ف ي ك ؟ كذلك اس م ي ن ن ك م ي ف ي ك ؟

သင့်ကို ဘယ်လိုကူညီပေးနိုင်မလဲ။ သင့်ကို ဘယ်လိုကူညီပေးနိုင်မလဲ။ သင့်ကို ဘယ်လိုကူညီပေးနိုင်မလဲ။ သင့်ကို ဘယ်လိုကူညီပေးနိုင်မလဲ။ သင့်ကို ဘယ်လိုကူညီပေးနိုင်မလဲ။

እንዴት ለራሳይ እችላለሁ? እንዴት ለራሳይ እችላለሁ? እንዴት ለራሳይ እችላለሁ? እንዴት ለራሳይ እችላለሁ? እንዴት ለራሳይ እችላለሁ?

ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ? ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ? ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ? ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ? ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ?

تستطيع ان تساعد نفسك؟ تستطيع ان تساعد نفسك؟ تستطيع ان تساعد نفسك؟ تستطيع ان تساعد نفسك؟ تستطيع ان تساعد نفسك؟

ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ? ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ? ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ? ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ? ನಿನ್ನೊಬ್ಬನಿಗೆ ಸಹಾಯ ಮಾಡಬಹುದೇ?

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